

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In re: (1) Ahmad Alhouwari

Case No. 19-20642

(2)

Debtor(s).

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 8727 Walnut Grove Rd., Cordova, TN (2)
38018

PLAN PAYMENT:

DEBTOR (1) shall pay \$100.00 [X] weekly, ☐ every two weeks, ☐ semi-monthly, or ☐ monthly

☐ PAYROLL DEDUCTION from:

OR ☒ DIRECT PAY.

DEBTOR (2) shall pay _____ ☐ weekly, ☐ every two weeks, ☐ semi-monthly, or ☐ monthly

☐ PAYROLL DEDUCTION from:

OR ☒ DIRECT PAY.

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ☐ Yes ☒ No

(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] ☐ Yes ☒ No

(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. ☐ Yes ☒ No

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ☐ Included in Plan; OR ☒ Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT:

Paid by: ☒ Debtor(s) directly, ☐ Wage Assignment, OR ☐ Trustee to:

Monthly Payment

-NONE-

5. PRIORITY CLAIMS:

-NONE-

6. HOME MORTGAGE CLAIMS:

Paid by: ☐ Paid directly by debtor(s); OR ☐ Paid by Trustee to:

Monthly Payment

-NONE-

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)]	Value of Collateral	Rate of Interest	Monthly Plan Payment:
Carmax	10000.00	5.25	125.00
Fifth Third Bank	10000.00	5.25	125.00

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325 (a)]	Value of Collateral	Rate of Interest	Monthly Plan Payment:
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-NONE-

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL:

-NONE-

10. SPECIAL CLASS UNSECURED CLAIMS:

Amount	Rate of Interest	Monthly Plan Payment:
-NONE-		

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:

-NONE-

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$8,640.00.

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

☐ OR,

☒ THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:

-NONE-

17. COMPLETION: Plan shall be completed upon payment of the above, approximately 60 months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.

19. NON-STANDARD PROVISIONS(S):

_____.

ANY NON-STANDARD PROVISIONS STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ John Dunlap
Attorney

DATE: 01/23/2019

Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature